

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In the Matter of:

Agnieszka I. Lubowicka

}

Case No. 16-20728

}

Chapter 13

}

Judge Jacqueline P. Cox

Debtor(s)

}

Cook County

NOTICE OF MOTION

TO:

Thomas H. Hooper, Chapter 13 Trustee, 55 E. Monroe St., Suite 3850, Chicago, IL 60603, via electronic court notification;

Toyota Financial Services, 19001 S. Western Ave., Torrance, CA 90501, via U.S. Mail;

Terri M. Long, Attorney for Toyota Motor Credit Corp., 15W030 North Frontage Rd., Suite 100, Burr Ridge, IL 60527, via U.S. Mail;

Illinois Department of Revenue, Bankruptcy Department, P.O. Box 19035, Springfield, IL 62794-9035, via U.S. Mail;

Robert Lynch, III, Attorney for Illinois Department of Revenue, 100 W. Randolph St., 13th Floor, Chicago, IL 60601, via U.S. Mail;

Agnieszka I. Lubowicka, 503 Spruce Court, Schaumburg, IL 60193; via U.S. mail;

SEE ATTACHED ADDRESSES

PLEASE TAKE NOTICE that on March 28, 2022, at 9:00 a.m., I will appear before the Honorable Jacqueline P. Cox, or any judge sitting in Judge Cox's place, and present the motion of Debtor to Modify Plan, a copy of which is attached.

This motion will be presented and heard electronically using Zoom for Government. No personal appearance in court is necessary or permitted. To appear and be heard on the motion, you must do the following:

To appear by video, (1) use this link: <https://www.zoomgov.com/>. (2) Enter the meeting ID 1612732896. (3) Enter the passcode 778135.

To appear by telephone, (1) call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. (2) Enter the meeting ID 1612732896. (3) Enter passcode 778135.

When prompted identify yourself by stating your full name.

To reach Judge Cox's web page go to www.ilnb.uscourts.gov and click on the tab for Judges.

If you object to this motion and want it called on the presentment date above, you may file a Notice of Objection no later than two (2) business days before that date. If a Notice of Objection is timely filed, the motion will be called on the presentment date. If no Notice of Objection is timely filed, the court may call the matter regardless

PROOF OF SERVICE

I, the undersigned, certify that I caused this Notice and a copy of the attached document(s) to be served upon the entities named above by depositing the same in the U.S. Postal Service's mail box at 8707 Skokie Blvd Suite 305, Skokie, IL 60077 on March 7, 2022, except that the Trustee and any other party indicated in the Notice of Filing were served electronically by the court on such date.

/s/ David Freydin

David Freydin, Esq
Law Offices of David Freydin
8707 Skokie Blvd, Suite 312
Skokie, IL 60077
Phone: 847.972.6157

Case 16-20728 Doc 84 Filed 03/07/22 Entered 03/07/22 11:00:05 Desc Main
 Label Matrix for local noticing U.S. Bankruptcy Court Page 3 of 5 Anil Keerthi
 0752-1 Eastern Division 3210 Deerpath Lane
 Case 16-20728 219 S Dearborn Carpentersville, IL 60110-3460
 Northern District of Illinois 7th Floor
 Chicago Chicago, IL 60604-1702
 Mon Jun 27 14:47:31 CDT 2016

Barclays Bank 125 S. West St. Wilmington, DE 19801-5014	Capital One PO BOX 30281 Salt Lake City, UT 84130-0281	Citi Cards PO Box 6077 Sioux Falls, SD 57117-6077
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Convergent Outsourcing PO BOX 9004 Renton, WA 98057-9004	(p)ILLINOIS DEPARTMENT OF REVENUE BANKRUPTCY DEPARTMENT P O BOX 64338 CHICAGO IL 60664-0338	Internal Revenue Service PO BOX 7346 Philadelphia, PA 19101-7346
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(p)PORTFOLIO RECOVERY ASSOCIATES LLC PO BOX 41067 NORFOLK VA 23541-1067	Schaumburg Toyota 125 W. Higgins Hoffman Estates, IL 60169-4913	Slawomir Lubowicki 518 Del Lago Dr. Schaumburg, IL 60173-2034
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Synchrony Bank PO BOX 530942 Atlanta, GA 30353-0942	(p)TOYOTA MOTOR CREDIT CORPORATION PO BOX 8026 CEDAR RAPIDS IA 52408-8026	Agnieszka I Lubowicka 518 Del Lago Dr. Schaumburg, IL 60173-2034
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David Freydin Law Offices of David Freydin Ltd 579 W. North Ave Suite 203 Elmhurst, IL 60126-2144	Patrick S Layng Office of the U.S. Trustee, Region 11 219 S Dearborn St Room 873 Chicago, IL 60604-2027	Tom Vaughn 55 E. Monroe Street, Suite 3850 Chicago, IL 60603-5764
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The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Illinois Department of Revenue 101 West Jefferson St. Springfield, IL 62702	Portfolio Recovery Associates LLC PO BOX 12914 Norfolk, VA 23541	Toyota Financial Services Bankruptcy Department 19001 S. Western Ave. Torrance, CA 90501
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End of Label Matrix
 Mailable recipients 17
 Bypassed recipients 0
 Total 17

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In the Matter of:

Agnieszka I. Lubowicka	}	Case No. 16-20728
	}	Chapter 13
	}	Judge Jacqueline P. Cox
Debtor(s)	}	Cook County

DEBTOR'S MOTION TO MODIFY PLAN

NOW COMES THE DEBTOR, by and through her attorney, David Freydin, and requests that this Honorable Court modify the Chapter 13 Plan under Section 1329 for the reasons below, and in support thereof, states as follows:

1. That the Debtor filed a Chapter 13 bankruptcy petition in the Northern District of Illinois, Eastern Division as case number 16-20728 on June 26, 2016.
2. That this Honorable Court confirmed the Debtor's Chapter 13 Plan on August 15, 2016, with secured creditors to be paid 100.00% and general unsecured creditors to be paid 10.00%.
3. That the Debtor has not converted the instant Chapter 13 case to a Chapter 7 case.
4. That the Debtor's confirmed plan requires her to pay \$380.00 per month for a minimum of 36 months.
5. That in late 2021, Debtor submitted a series of payments to the Trustee which all parties believed to be sufficient to pay off Debtor's case.
6. That the Trustee's website indicates that the case has been paid in full.
7. That the Debtor requests that this plan be modified to lower the General Unsecured Creditors percentage from 10% to 2.34% with a total paid into the plan of \$16,861.10

8. That Debtor believes that the Trustee will agree to this modification to allow Debtor to receive her discharge and for the Trustee to close out this case.
9. That the Debtor filed the instant case in good faith and, with this modification, has completed the Plan of Reorganization.

WHEREFORE THE MOVANT PRAYS that this Honorable Court enter an order modifying the Chapter 13 plan as follows:

- A. Lower the percentage to GUC from 10.00% to 2.34% with a total paid into the plan of \$16,861.10;
- B. For such other and further relief as this Court deems just and proper.

/s/ David Freydin
David Freydin
Law Offices of David Freydin, PC
8707 Skokie Blvd., Suite 312
Skokie, IL 60077
Phone: 847.972.6157